 <p>TRANSMITTAL FORM APR 06 2005 (to be used for all correspondence after initial filing)</p>		Application Number	10/086,793
		Filing Date	March 1, 2002
		First Named Inventor	Turgeon, Paul Charles
		Art Unit	3621
		Examiner Name	Badii, Behrang
		Total Number of Pages in This Submission	1
		Attorney Docket Number	040048-000110US

ENCLOSURES (Check all that apply)				
<input type="checkbox"/> Fee Transmittal Form	<input type="checkbox"/> Drawing(s)	<input type="checkbox"/> After Allowance Communication to TC		
<input type="checkbox"/> Fee Attached	<input type="checkbox"/> Licensing-related Papers	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences		
<input type="checkbox"/> Amendment/Reply	<input type="checkbox"/> Petition	<input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief)		
<input type="checkbox"/> After Final	<input type="checkbox"/> Petition to Convert to a Provisional Application	<input type="checkbox"/> Proprietary Information		
<input type="checkbox"/> Affidavits/declaration(s)	<input type="checkbox"/> Power of Attorney, Revocation	<input type="checkbox"/> Status Letter		
<input type="checkbox"/> Extension of Time Request	<input type="checkbox"/> Change of Correspondence Address	<input checked="" type="checkbox"/> Other Enclosure(s) (please identify below):		
<input type="checkbox"/> Express Abandonment Request	<input type="checkbox"/> Terminal Disclaimer	<input type="checkbox"/> Response to Restriction Requirement		
<input type="checkbox"/> Information Disclosure Statement	<input type="checkbox"/> Request for Refund	<input type="checkbox"/> Return Postcard		
<input type="checkbox"/> Certified Copy of Priority Document(s)	<input type="checkbox"/> CD, Number of CD(s) _____			
<input type="checkbox"/> Reply to Missing Parts/ Incomplete Application	<input type="checkbox"/> Landscape Table on CD			
<input type="checkbox"/> Reply to Missing Parts under 37 CFR 1.52 or 1.53				
<table border="1"> <tr> <td>Remarks</td> <td>The Commissioner is authorized to charge any additional fees to Deposit Account 20-1430.</td> </tr> </table>			Remarks	The Commissioner is authorized to charge any additional fees to Deposit Account 20-1430.
Remarks	The Commissioner is authorized to charge any additional fees to Deposit Account 20-1430.			

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT			
Firm Name	Townsend and Townsend and Crew LLP		
Signature			
Printed name	Patrick M. Boucher		
Date	April 4, 2005	Reg. No.	44,037

CERTIFICATE OF TRANSMISSION/MAILING			
I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date shown below.			
Signature			
Typed or printed name	Nina L. McNeill	Date	April 4, 2005



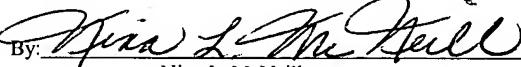
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PATENT  
Atty Docket No.: 040048-000110US

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

On April 4, 2005

TOWNSEND and TOWNSEND and CREW LLP

By:   
Nina L. McNeill

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

Paul Charles Turgeon

Application No.: 10/086,793

Filed: March 1, 2002

For: SYSTEM AND METHOD FOR  
PERFORMING SECURE REMOTE  
REAL-TIME FINANCIAL  
TRANSACTIONS OVER A PUBLIC  
COMMUNICATIONS  
INFRASTRUCTURE WITH STRONG  
AUTHENTICATION

Confirmation No. 1539

Examiner: Badii, Behrang

Art Unit: 3621

**RESPONSE TO RESTRICTION  
REQUIREMENT**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

The Office Action mailed March 4, 2005, requires restriction to one of four identified groups of claims:

- I. Claims 16-33;
- II. Claims 34-39 and 55-60;
- III. Claims 70-79; and
- IV. Claims 1-15, 40-54, 61-69 and 77-90.

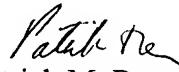
Applicant elects to prosecute the claims of Group IV without traverse.

Paul Charles Turgeon  
Application No.: 10/086,793  
Page 2

PATENT

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 303-571-4000.

Respectfully submitted,

  
Patrick M. Boucher  
Reg. No. 44,037

TOWNSEND and TOWNSEND and CREW LLP  
Two Embarcadero Center, Eighth Floor  
San Francisco, California 94111-3834  
Tel: (303) 571-4000  
Fax: (415) 576-0300  
PMB:pmb

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